

EXHIBIT “D”

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January 5, 2007

MICHAEL LACONDI
18 OSSMAN DR
POMONA NY 10970-2655

RE: ORIGINAL CREDITOR: FCNB
CREDITOR: MIDLAND FUNDING LLC
ACCOUNT NO. 4071760006247626
C&S FILE NO: C227839
BALANCE DUE AS OF 20070105: \$1,312.87

DEAR MICHAEL LACONDI:

PLEASE BE ADVISED THAT THE ABOVE-REFERENCED CREDITOR HAS REFERRED THIS ACCOUNT TO OUR LAW OFFICE FOR COLLECTION. PLEASE CONTACT US TO DISCUSS SAME.

AT THIS TIME, NO ATTORNEY WITH THIS FIRM HAS PERSONALLY REVIEWED THE PARTICULAR CIRCUMSTANCES OF YOUR ACCOUNT. HOWEVER, IF YOU FAIL TO CONTACT THIS OFFICE, OUR CLIENT MAY CONSIDER ADDITIONAL REMEDIES TO RECOVER THE BALANCE DUE.

VALIDATION NOTICE

UNLESS YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF WITHIN 30 DAYS AFTER RECEIPT OF THIS NOTICE, THE ABOVE DEBT WILL BE ASSUMED TO BE VALID BY THIS OFFICE. SHOULD YOU NOTIFY THIS OFFICE IN WRITING AT THE ADDRESS SHOWN ABOVE WITHIN 30 DAYS AFTER RECEIPT OF THIS NOTICE THAT THE DEBT OR ANY PORTION THEREOF IS DISPUTED, WE WILL OBTAIN AND MAIL TO YOU VERIFICATION OF THE DEBT OR A COPY OF THE JUDGMENT, IF ANY, AND IF ALSO REQUESTED, THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

LAW OFFICES OF COHEN AND SLAMOWITZ, LLP

P.S. ALL CHECKS SHOULD BE FORWARDED DIRECTLY TO THIS OFFICE. OUR OFFICE ALSO ACCEPTS WESTERN UNION, MONEY GRAM, MASTERCARD, VISA, DISCOVER CARD, AND CHECKS VIA PHONE, OR VISIT OUR WEBSITE AT WWW.CSLAWLLP.COM TO MAKE PAYMENTS ONLINE.